

SUPREME COURT OF NEW JERSEY  
D-25 September Term 2020  
085102

In the Matter of  
:  
Susan A. Lowden,  
:  
An Attorney At Law  
:  
(Attorney No. 001571991)  
:  
:

FILED

JAN 14 2021

*Heather J. Salem* ORDER  
CLERK

The Disciplinary Review Board having filed with the Court its decision in DRB 19-450 and DRB 19-473, concluding on the records certified by the Board pursuant to Rule 1:20-4(f) (default by respondent) that **Susan A. Lowden** of **Haddonfield**, who was admitted to the bar of this State in 1991 and who has been temporarily suspended from the practice of law since April 12, 2019, should be suspended from the practice of law for a period of two years for violating RPC 1.1(a)(gross neglect), RPC 1.3(lack of diligence), RPC 1.4(b) and (c)(failure to communicate with client), RPC 1.5(b) (failure to provide a written fee agreement), RPC 8.1(b)(failure to cooperate with disciplinary authorities), and RPC 8.4(c)(conduct involving dishonesty, fraud, deceit or misrepresentation);

And the Disciplinary Review Board having determined that the term of suspension should be consecutive to the six-month term of suspension imposed by the Court that was effective March 26, 2020;

And the Disciplinary Review Board further having determined that respondent should be required to refund the fees she accepted in the Embry

and Rulli matters within thirty days after the Court's Order of discipline;

And good cause appearing;

It is ORDERED that **Susan A. Lowden** is suspended from the practice of law for a period of two years, effective September 26, 2020, and until the further Order of the Court; and it is further

ORDERED that **Susan A. Lowden** remain suspended from the practice of law pursuant to the Orders of this Court filed March 26, 2020, October 25, 2019, and March 13, 2019, and pending her compliance with the determinations of the District IV Fee Arbitration determinations in District Docket Nos, IV-2019-0042F and IV-2018-0022F, and payment of sanctions to the Disciplinary Oversight Committee, and until the further Order of the Court; and it is further

ORDERED that **Susan A. Lowden** shall refund in full the fees she received in the Embry and Rulli matters, which she shall do within thirty days after the filing date of this Order, and shall provide satisfactory proof thereof to the Office of Board Counsel and the Office of Attorney Ethics; and it is further

ORDERED that respondent continue to comply with Rule 1:20-20 dealing with suspended attorneys; and it is further

ORDERED that pursuant to Rule 1:20-20(c), respondent's failure to comply with the Affidavit of Compliance requirement of Rule 1:20-20(b)(15) may (1) preclude the Disciplinary Review Board from considering respondent's petition for reinstatement for a period of up to six months from the date respondent files proof of compliance; (2) be found to constitute a violation of RPC 8.1(b) and RPC 8.4(d); and (3) provide a basis for an action for contempt pursuant to Rule 1:10-2; and it is further

ORDERED that the entire record of this matter be made a permanent

part of respondent's file as an attorney at law of this State; and it is further

ORDERED that respondent reimburse the Disciplinary Oversight Committee for appropriate administrative costs and actual expenses incurred in the prosecution of this matter, as provided in Rule 1:20-17.

WITNESS, the Honorable Stuart Rabner, Chief Justice, at Trenton, this 12th day of January, 2020.

A handwritten signature in cursive script, reading "Heather J. Baker". The signature is written in black ink and is positioned above the printed title.

**CLERK OF THE SUPREME COURT**